

WORKERS IN CANADA ARE BUILDING HOMES WITH DOMINION CASH

(Continued From Third Page.)

one-fifth to one-fourth of the estimated cost of the house in improved neighborhoods.

Q. What restrictions does the Government place on borrowers as to the class of house to be erected? A. There is no hard and fast rule and a borrower may build any sort of a house he pleases on his own lot as long as he conforms to simple requirements as to sanitation, ventilation and minimum size of rooms. Municipal housing commissions exercise a supervisory control over buildings in course of erection. The Government has caused to be made scores of plans of houses designed to meet all modern requirements for comfortable, healthy small dwellings, and borrowers almost invariably select one of these types. Borrowers building in municipal development plots must follow plans made by the Town Planning Advisory Board.

Q. What period is allowed a borrower for repayment? A. On frame or brick veneer or stucco veneer houses, twenty years. On houses of more solid construction, such as brick, hollow tile, stone or concrete, with fireproofing, thirty years. The man who is taking the thirty-year plan, although his initial loan is heavier, pays about the same per month as the man who is paying up in twenty years.

Q. Has the housing plan brought about reduction of rents in the communities where it has been most extensively adopted? A. Not as yet, because Canada is way behind her housing requirements. But many questioned by the writer who have built and are occupying houses financed by the Government are disinclined to pay more than the former amount as or less than they formerly paid for rent alone AND THEY ARE NOW PROPERTY OWNERS, on their way to possessing their own dwellings and land, free and clear.

Q. May a borrower dispose of his property before he has paid for it? A. He may sell his property outright and pay up his loan at once, or he may transfer his obligations with the consent of the Government. The writer talked to one man in Ottawa's municipal development who borrowed in 1919 \$4,500 and put \$500 of his own money into a house for which he has been offered \$4,200.

Q. What effect has municipal aid had on private building enterprise? A. It stimulated private building, improved the class of houses private builders are erecting and aroused widespread interest in the project of relieving the congestion in cities by the improvement of large tracts of suburban property along lines making for convenience and beauty.

Q. What is the procedure followed by the borrower? A. If he owns a lot he goes to the municipal housing authorities and announces his intention of building a house. If his application is approved he selects the plan of house that suits him and the Government builds it and he moves in. He pays taxes from the start. New houses and securities for loans advanced for housing are exempt in Canada. If the borrower desires, the Government will enter into an agreement to collect his monthly payment from his employer and he need not handle the money at all.

Q. Is the Canadian housing scheme applicable to New York City? A. The men who have launched the Canadian housing plan and set it upon the road to success are of the opinion that it is not only applicable to New York, with modifications called for by existing conditions, but that New York will eventually have to adopt it or something approximating it.

(To-morrow's article will tell about Ottawa's successful experiment in financing home building and beautifying the city at the same time—an experiment particularly of interest to New York, with its vast tracts of unimproved land within the city limits. New York, by following the Ottawa plan, could make Staten Island the garden residential spot of the world.)

MOTHER!

"California Syrup of Figs"
Child's Best Laxative



Accept "California" Syrup of Figs only—look for the name California on the package, then you are sure your child is having the best and most harmless physic for the little stomach, liver and bowels. Children love its fruity taste. Full directions on each bottle. You must say "California."—Advt.

Sure Relief

BELL-ANS
INDIGESTION
25 CENTS

6 BELL-ANS
Hot water
Sure Relief
FOR INDIGESTION

Dampness—

How it menaces your home

DID you ever put anything away in a damp place, and find, when you took it out, that it was covered with mold? Mold is a fungus that grows and becomes visible.

Germs are a similar type of growth, and though they also thrive in the dark and dampness—they grow even more rapidly than mold—yet you cannot see them.

Every inaccessible corner in your house and basement offers a breeding place for germs.

The direct rays of the sun kill germs, but you must kill the germs in the places the sun never reaches. For germs cause disease, and at least half of all the disease in America is preventable, doctors tell us.

You cannot rely on scrubbing for your protection against germs and disease—scrubbing makes things appear clean, but it cannot destroy germs. You need something more than the old-fashioned cleanliness in your fight against this "invisible dirt." For though more illness is contracted from persons than from places, you cannot disregard the menace of germs wherever they exist.

The way to be safe

Modern science discovered that germs were responsible for disease and discovered, too, the way to render them harmless. It has given us Sylpho-Nathol which makes it both simple and practical to give our homes the antiseptic cleanliness a doctor means when he says "clean."

Particular housekeepers everywhere are using Sylpho-Nathol. They are putting it into every pail of scrubbing water just as regularly as they put soap.

They sprinkle inaccessible corners of the basement with a Sylpho-Nathol solution. They are whisking it behind the boiler and behind the range, and in other out-of-the-way corners that are hard to reach.

They are using it not only to make the basement actually clean and sweet, but to destroy any damp or musty smell there.

Careful women are using Sylpho-Nathol in every detail of their housekeeping. They have made using it the same regular, every-day habit they have made using soap.

Start today giving your family this greater protection against disease. Keep Sylpho-Nathol on the kitchen shelf where it will always be handy.

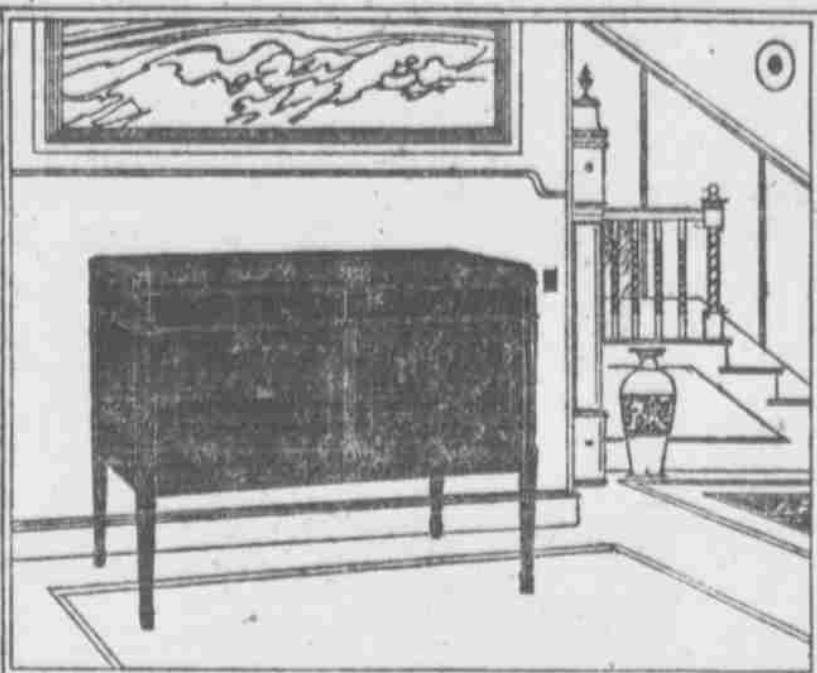
Leading hospitals use Sylpho-Nathol. It comes in four convenient sizes, 15c, 35c, 65c and \$1.25. Get it at drug and department stores. The Sylpho-Nathol Co., Boston. Beh & Co., N. Y. & Phila., Agents.

The six danger spots
in your home
1—Bathroom pipes
2—Toilet
3—Garbage can
4—Sink
5—Refrigerator
6—Inaccessible corners



**Sylpho
Nathol**
Keeps disease away

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No matter what the musical piece—vocal or instrumental—The Cheney will reproduce it faithful to the purity of tone in the original rendition.

On The Cheney, a piano record sounds like a piano; a violin record like a violin; a vocal record—solo, duet, trio, quartet, or choral—like the original voice or voices; an orchestral record like an orchestra actually present, with all the individuality of each instrument clearly defined.

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In the Wanamaker Phonograph Salons, first floor, new building, you may hear this amazing genius of The Cheney demonstrated to you.

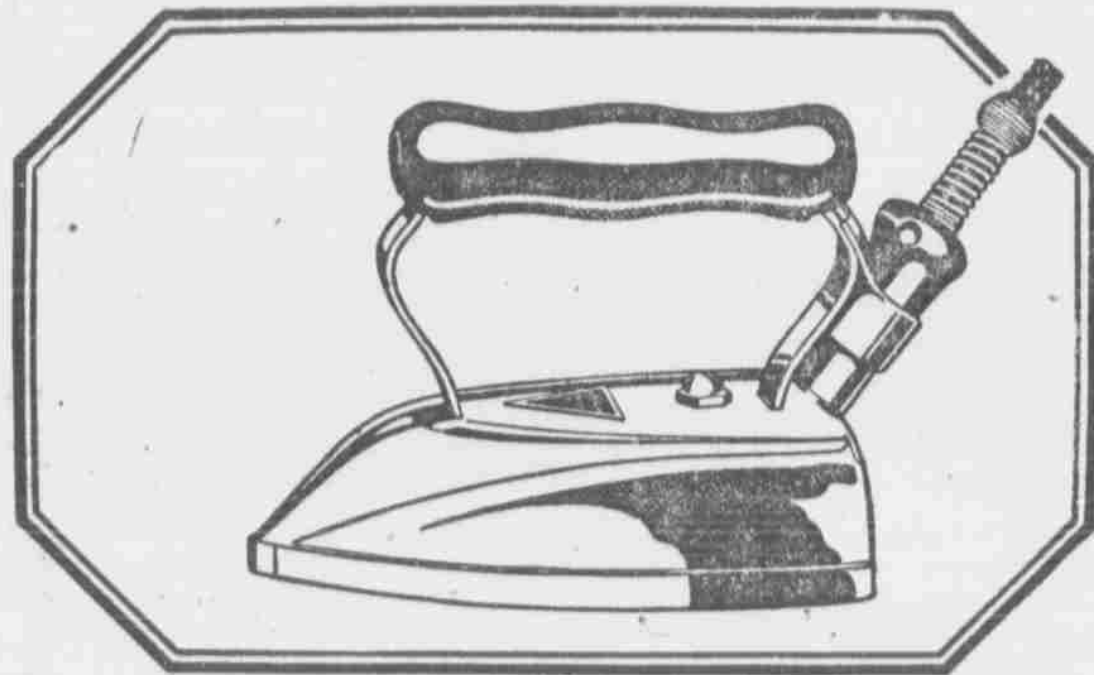
You may buy your Cheney on deferred terms, if you wish.

JOHN WANAMAKER

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ANNIVERSARY WEEK

Monday to Saturday [SEPTEMBER 20th to 25th]

A YEAR ago the first NATIONAL Drug and Service Store was opened at 33rd Street and Seventh Avenue, New York. Today we have over a score of what have come to be known as the best equipped, most popular Drug Stores in the country—twelve of them located in New York and vicinity. Every day of the year we have striven to live up to our motto: "The Utmost in Prompt, Courteous Service." Your response to our efforts has been most gratifying.

The valuable presents given away during this, our Anniversary Week, are a mark of our appreciation of your patronage.

This is a most unusual opportunity to lay in a stock of your every day Drug Store needs at a great saving to you. The free gifts are in addition to what you save by our low prices on Standard Merchandise.

Buy at Our Nearest Store TODAY

Make a List Before Leaving Home

EXCEPT TO DEALERS

FREE

EXCEPT TO DEALERS

With every dollar purchase or over, a full-sized tube of NATIONAL tooth paste, the very best this world can produce.

With every purchase of \$2.50 or over, your choice of any fifty cent tooth brush in our wide stock, or a white kid vanity case with puff and mirror complete—value 80c.

With every purchase of \$10.00 or over your choice of an "Eskal" Alarm Clock, value \$2.00, or a pint size Vacuum Bottle (keeps liquids hot or cold), value \$2.00.

With every fifty-cent purchase or over, this week a dainty box of Wallace Chocolates, containing the highest grade of chocolates obtainable.

With every purchase of \$5.00 or more, your choice of a pound box of Apollo "Emblem" Chocolates—value \$1.00, or a Durham "Domino" Razor with three extra blades—value \$1.00.

ONE GIFT ONLY WITH EACH PURCHASE

Some of Our Prices on Popular Merchandise

Toilet Articles

Pepsodent Tooth Paste...39c
Kolyon Tooth Paste...23c
Cuticura Soap...19c
Resinol Soap...21c
Woodbury's Soap...33c
Colgate's Tooth Paste...23c
Mulsified Coconut Oil...42c
Java Rice Face Powder...38c
Tallow's Pussy Willow Face Powder...45c
Bath Sponges...48c up
Vanity Cases...68c up
Pebecco Tooth Paste...39c
Forhan's Tooth Paste...50c
Colgate's Talcum...25c
Melba Toilet Water...\$1.00
Delatone...30
Cutex Sets...60c up
Piver's Face Powder...\$1.50
Mary Garden Face Powder...\$1.00
Pond's Vanishing Cream...25c
Colgate's Cold Cream...40c
Othine Double Strength...\$1.00

Sick Room Aids

Fountain Syringes...\$1.19 to \$4.50
Hot Water Bottles...\$1.19 to \$4.50
Bath Sprays...\$1.11 to \$5.00
Star Electric Vibrator...\$8.00
Atomizers...98c to \$2.75
Sterno Canned Heat...19 for \$1.10
Rubber Gloves...98c up

Turkish Towels

You will find real bargains in our different varieties of Turkish Towels. Extra large sized and heavy quality, actual \$3.00 value.

Soda

"The best soda in the City" means not only that our QUALITY is the best, regardless of price, but that you get service that is CLEANER, QUICKER and more POLITE.

Maillard's Chocolate Used Exclusively.
Yuban Coffee at 5c a cup

New York City

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Woolworth Building
42 Park Row
125th St & Lexington Ave.
151 Nassau St
New Rochelle
546 Main Street

Family Remedies

Beecham's Pills...21c
Bromo Seltzer...25, 40, 60c
Epsom Salts, 4 lbs. for...48c
Seditz Powders, doz...33c
Aspirin Tablets, 8 gr., 100, 48c
Listerine, 25c, 48c...84c
NATIONAL Beef, Wine and Iron...\$1.25—3 for \$3
Freezone...33c
Lavoria, 25c, 45c...90c
California Syrup of Figs...47c
Sal Hepatica...28c, 53c, \$1.04
Cascara Tablets...23c
Castoria...28c
Chlorate of Potash, 4 oz...30c
Licorice Powder, comp, 2 oz...20c
Zinc Ointment, 1 oz...15c
Norwegian Cod Liver Oil, 8 oz...55c
Castor Oil, 4 oz...25c
Camphorated Oil, 2 oz...40c
Rhubarb and Soda Mixture, 4 oz...30c
Rhubarb and Soda Mixture, 16 oz...\$1.00
Wonder Chlorinated Lime, 15c
Glycerine, 4 oz...30c
NATIONAL Gargle...25c

Sundries

Thermos Bottles...\$3.00 up
Flashlights...1.00 up
Films—All sizes...2.85 up
Cameras...2.85 up
Fountain Pens...2.50 up
Ever-Sharp Pencils...1.00 up
Popular Novels...1.00 up
Ferrostat Bottles...10.00 up
Umbrellas, for men and women...\$4.44
Nail Brushes...25c up
Whisk Brooms...45c up
Wash Cloths—Special Value, 25c

Men's Dept.

Gillette Blades...80c doz.
Auto Strop Blades...80c doz.
All other makes at proportionate reductions.
Mennen's Shaving Cream...45c
Pinaud's Lilac Vegetal...\$1.00
Pinaud's Eau de Quinine...\$1.15
Mennen's Talcum...25c
Colgate's Shaving Stick...35c
Resinol Shaving Stick...37c
William's Shaving Stick...35c
William's Reftils...25c
Shaving Mirrors...\$1.25 up
Stationery...65c up

Candy Specials

Peppermint Patties
Regular Price 80c a pound. Fresh, tasty, wholesome. During this week, a pound box...64c
Jordan Almonds
Thinly covered with pure sugar coating, per pound...69c
A complete line of Apollo, Whitman's, Crane's, Park & Tilford's, Page & Shaw's, Maillard's
Export at Park Row and Nassau St. stores.

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Mt. Vernon
14 South Fourth Ave.
Elizabeth
101 Broad Street
Jamaica
370 Fulton Street

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Fulton cor. Church St.
Courtlandt St.
Concourse